

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA
PHILADELPHIA DIVISION**

In re:

Patricia F Kent

Debtor(s)

Case No. 19-16345-AMC

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Scott F. Waterman, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/09/2019.
- 2) The plan was confirmed on 05/06/2020.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 11/07/2024.
- 6) Number of months from filing or conversion to last payment: 61.
- 7) Number of months case was pending: 65.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$8,208.82.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$100,560.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: \$100,560.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$8,925.47
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$11,925.47

Attorney fees paid and disclosed by debtor: \$2,000.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN PROFIT RECOVERY	Unsecured	58.00	NA	NA	0.00	0.00
ASHLEY FUNDING SVCS LLC	Unsecured	NA	65.41	65.41	7.33	0.00
CCS COLLECTIONS	Unsecured	349.00	NA	NA	0.00	0.00
CHASE BANK USA	Unsecured	12,338.00	NA	NA	0.00	0.00
CHASE RECEIVABLES	Priority	257.00	NA	NA	0.00	0.00
COMENITY CAPITAL BANK	Unsecured	18.00	NA	NA	0.00	0.00
HC PROCESSING CENTER	Unsecured	1,715.00	1,715.38	1,715.38	192.07	0.00
KRISTEN MICHAEL PC	Unsecured	2,000.00	2,000.00	2,000.00	223.94	0.00
LVNV FUNDING LLC	Unsecured	NA	478.42	478.42	53.57	0.00
LVNV FUNDING LLC	Unsecured	NA	791.77	791.77	88.66	0.00
NAVIENT SOLUTIONS LLC	Unsecured	131,239.62	8,900.43	8,900.43	996.59	0.00
NEWREZ LLC D/B/A	Secured	371,971.32	408,400.93	57,882.23	57,882.23	0.00
NEWTOWN GRANT TH5	Secured	1,927.21	2,079.21	2,079.21	2,079.21	0.00
NICKETTS LANDSCAPING	Unsecured	331.00	NA	NA	0.00	0.00
PA DEPARTMENT OF REVENUE	Unsecured	NA	278.98	278.98	31.24	0.00
PA DEPARTMENT OF REVENUE	Unsecured	NA	248.42	248.42	27.81	0.00
PA DEPARTMENT OF REVENUE	Secured	3,975.01	9,207.09	6,058.82	6,058.82	0.00
PA DEPARTMENT OF REVENUE	Priority	1,066.80	1,217.10	1,217.10	1,217.10	0.00
PA DEPARTMENT OF REVENUE	Priority	1,066.80	1,145.18	1,145.18	1,145.18	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	339.80	339.80	38.05	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	408.88	408.88	45.78	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	340.00	376.30	376.30	42.14	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,233.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	598.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	409.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	376.00	NA	NA	0.00	0.00
PROGRESSIVE INSURANCE	Unsecured	194.00	NA	NA	0.00	0.00
TOYOTA MOTOR CREDIT CORP	Secured	4,521.21	4,374.60	0.00	0.00	0.00
UNITED STATES TREASURY (IRS)	Priority	5,081.42	5,075.89	5,075.89	5,075.89	0.00
UNITED STATES TREASURY (IRS)	Secured	NA	9,444.76	10,866.12	10,866.12	0.00
UNITED STATES TREASURY (IRS)	Unsecured	NA	22,888.22	22,888.22	2,562.80	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
VERIZON	Unsecured	728.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$57,882.23	\$57,882.23	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$19,004.15	\$19,004.15	\$0.00
TOTAL SECURED:	\$76,886.38	\$76,886.38	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$7,438.17	\$7,438.17	\$0.00
TOTAL PRIORITY:	\$7,438.17	\$7,438.17	\$0.00
GENERAL UNSECURED PAYMENTS:	\$38,492.01	\$4,309.98	\$0.00

Disbursements:

Expenses of Administration	<u>\$11,925.47</u>
Disbursements to Creditors	<u>\$88,634.53</u>
TOTAL DISBURSEMENTS :	<u>\$100,560.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 02/24/2025

By: /s/ Scott F. Waterman

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.